function of a plurality of rules, wherein said plurality of rules comprise formulas to assess said value of said insurance claim;

a database which stores formula data, wherein said database is separate from said rules engine; and

a translator program which is operable to read said formula data from said database and transform said formula data into said formulas of said plurality of rules

3. (Amended) The system of claim 1,

wherein said formula data is stored in a tabular format in said database.

4. (Amended) The system of claim 1,

wherein said formula data comprises alphanumeric values stored in said database.

5. (Amended) The system of claim 1,

wherein said formulas are configured to be updated by updating said formula data stored in said database.

6. (Amended) The system of claim 1,

wherein said formula data comprises a plurality of entries in said database,

wherein at least one entry comprises a formula identifier.

7. (Amended) The system of claim 1,

wherein said formula data comprises a plurality of entries in said database,

wherein at least one entry comprises a sequence number.

8. (Amended) The system of claim 1,

wherein said formula data comprises a plurality of entries in said database,

wherein at least one entry comprises a section description.

9.   (Amended) The system of claim 1,

wherein said formula data comprises a plurality of entries in said database,

wherein at least one entry comprises a page identifier.

10.   (Amended) The system of claim 1,

wherein said formula data comprises a plurality of entries in said database,

wherein at least one entry comprises a prompt identifier.

11.   (Amended) The system of claim 1,

wherein said formula data comprises a plurality of entries in said database,

wherein at least one entry comprises an answer identifier.

12.   (Amended) The system of claim 1,

wherein said formula data comprises a plurality of entries in said database,

wherein at least one entry comprises a mathematical function.

13.   (Amended) The system of claim 1,

wherein said formula data comprises a plurality of entries in said database,

wherein at least one entry comprises a numeric value.

14.   (Amended) The system of claim 1,

wherein said formula data are configured to be modified in response to business

requirements of an insurance organization to form modified formula data.

15. (Amended) The system of claim 1,

wherein said formula data are configured to be modified as a function of business requirements of an insurance organization to form modified formula data;

wherein said translator program is configured to be modified as a function of business requirements of an insurance organization to form a modified translator program; and

wherein said modified translator program is configured to read said modified formula data from said database and transform said modified formula data into a modified plurality of formulas.

23. (Amended) A method comprising:

providing a rules engine which is operable to assess a value of an insurance claim as a function of a plurality of rules, wherein said plurality of rules use formulas to assess said value of said insurance claim;

providing a database which stores formula data, wherein said database is separate from said rules engine;

reading said formula data from said database; and

transforming said formula data into said formulas usable by said plurality of rules.

43. (Amended) A carrier medium comprising program instructions, wherein said program instructions are computer-executable to implement:

providing a rules engine which is operable to assess a value of an insurance claim as a function of a plurality of rules, wherein said plurality of rules use formulas to assess said value of said insurance claim;

accessing a database which stores formula data, wherein said database is separate from said rules engine;

reading said formula data from said database; and

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transforming said formula data into said formulas usable by said plurality of rules.

Please add the following claim.

63. (new) The system of claim 1,

wherein said formula data are configured to be modified as a function of business

requirements of an insurance organization to form modified formula data;

and

wherein said translator program is configured to read said modified formula data

from said database and transform said modified formula data into a

modified plurality of formulas.